

**From:** "ronsugg" <ronsugg@charter.net> on 10/01/2007 09:15:03 AM

**Subject:** Truth in Lending

Please do something about this "legal loan sharking" that is going on. I ended up having to file bankruptcy a few years ago, thereby ruining my credit, because Fleet Credit Card decided to jack up my rates and everyone else followed suit. There was no clear indication of the reason for this action on their part as to why they raised my rates, since I was paying over the minimum on all my cards each month and was never late with a payment. Then right after I filed bankruptcy the credit card companies persuaded the government to change the bankruptcy laws . . . thereby pushing people's backs to the wall. I was so lucky to have filed before that change.